

**Fill in this information to identify the case:**

Debtor 1 Cherice Elaine White

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of TX  
(State)

Case number 15-35164

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as Trustee of the Igloo Series IV Trust

Court claim no. (if known): n/a

Last 4 digits of any number you use to identify the debtor's account: 5412

Date of payment change:  
Must be at least 21 days after date of this notice 06 / 01 / 2020

New total payment: \$ 2,131.15  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 761.34

New escrow payment: \$ 867.01

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Cherice Elaine White  
First Name Middle Name Last Name

Case number (if known) 15-35164

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Angie Marth  
Signature

Date 4 / 30 / 2020

Print: Angie Marth  
First Name Middle Name Last Name

Title AUTHORIZED AGENT

Company Ghidotti Berger, LLP

Address 1920 Old Tustin Ave  
Number Street  
Santa Ana, CA 92705  
City State ZIP Code

Contact phone (949) 427 - 2010

Email amarth@ghidottiberger.com

SN Servicing Corporation  
 323 FIFTH STREET  
 EUREKA, CA 95501  
 For Inquiries: (800) 603-0836  
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: April 21, 2020

HASSAN S EL-AMIN  
 2644 HUDSPETH AVE  
 DALLAS TX 75216

Property Address:  
 1209 HOLLOW CREST DRIVE  
 DESOTO, TX 75115

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Oct 2019 to May 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Jun 01, 2020:
Principal & Interest Pmt:		1,264.14	1,264.14
Escrow Payment:		761.34	867.01
Other Funds Payment:		0.00	0.00
Assistance Payment (-):		0.00	0.00
Reserve Acct Payment:		0.00	0.00
Total Payment:		\$2,025.48	\$2,131.15

Escrow Balance Calculation	
Due Date:	Jul 01, 2017
Escrow Balance:	(25,772.31)
Anticipated Pmts to Escrow:	26,646.90
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$874.59

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
Oct 2019		786.98		*		0.00	786.98
Oct 2019			19,517.60	*		0.00	(18,730.62)
Nov 2019		786.98		*		0.00	(17,943.64)
Dec 2019			5,721.20	*	County Tax	0.00	(23,664.84)
Jan 2020		786.98		*		0.00	(22,877.86)
Jan 2020		761.34		*		0.00	(22,116.52)
Jan 2020			229.27	*	Escrow Disbursement	0.00	(22,345.79)
Feb 2020		(761.34)		*		0.00	(23,107.13)
Feb 2020		761.34		*		0.00	(22,345.79)
Feb 2020		761.34		*		0.00	(21,584.45)
Feb 2020		(761.34)		*		0.00	(22,345.79)
Feb 2020		247.51		*	Escrow Only Payment	0.00	(22,098.28)
Feb 2020			4,682.88	*	Homeowners Policy	0.00	(26,781.16)
Mar 2020		1,008.85		*		0.00	(25,772.31)
					Anticipated Transactions	0.00	(25,772.31)
Apr 2020		25,885.56					113.25
May 2020		761.34					874.59
	\$0.00	\$31,025.54	\$0.00	\$30,150.95			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are



For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: April 21, 2020

HASSAN S EL-AMIN

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	874.59	4,335.00
Jun 2020	867.01			1,741.60	5,202.01
Jul 2020	867.01			2,608.61	6,069.02
Aug 2020	867.01			3,475.62	6,936.03
Sep 2020	867.01			4,342.63	7,803.04
Oct 2020	867.01			5,209.64	8,670.05
Nov 2020	867.01			6,076.65	9,537.06
Dec 2020	867.01			6,943.66	10,404.07
Jan 2021	867.01	5,721.20	County Tax	2,089.47	5,549.88
Feb 2021	867.01	4,682.88	Homeowners Policy	(1,726.40)	1,734.01
Mar 2021	867.01			(859.39)	2,601.02
Apr 2021	867.01			7.62	3,468.03
May 2021	867.01			874.63	4,335.04
	<u>\$10,404.12</u>	<u>\$10,404.08</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 1,734.01. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,734.01 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 874.59. Your starting balance (escrow balance required) according to this analysis should be \$4,335.00. This means you have a shortage of 3,460.41. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 10,404.08. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	867.01
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$867.01</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**CERTIFICATE OF SERVICE**

On April 30, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

Thomas Powers: cmecf@dallasch13.com  
United States Trustee: ustpreion06.da.ecf@usdoj.gov  
Weldon Reed Allmand: dallasecf@allmandlaw.com  
Nicholas C. Inman: dallasecf@allmandlaw.com  
Karen Lynn Kellett: kkellett@kellettlaw.com  
Caitlyn Nicole Wells: caitlyn@kblawtx.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Lauren Simonton  
Lauren Simonton

On April 30, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR Cherice Elaine White 1209 Hollow Crest Drive Desoto, TX 75115
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I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Lauren Simonton  
Lauren Simonton